

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

In re:

HEATH ALLEN WHITED  
CYNTHIA STINSON WHITED  
Debtor(s)

Case No. R09-44637-MGD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Mary Ida Townson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/18/2009.
- 2) The plan was confirmed on 04/28/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/06/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/11/2011.
- 5) The case was dismissed on 02/28/2013.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,405.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,900.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$14,900.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$710.38
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,010.38**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE, N.A.	Unsecured	1,800.00	2,005.75	2,005.75	0.00	0.00
OCWEN LOAN SERVICING, LLC	Secured	3,800.00	4,990.77	4,990.77	2,029.00	595.89
SCHEDULED CREDITOR	Unsecured	1,834.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	9,283.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	221.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	2,006.00	NA	NA	0.00	0.00
SCHEDULED CREDITOR	Unsecured	8,450.00	NA	NA	0.00	0.00
UNITED COMMUNITY BANK	Secured	10,000.00	8,794.75	8,794.75	5,397.75	939.36
WELLS FARGO FINANCIAL BANK	Unsecured	1,966.00	1,971.13	1,971.13	0.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	4,496.00	4,496.59	4,496.59	0.00	0.00
WELLS FARGO FINANCIAL GA INC	Unsecured	NA	0.00	92.88	0.00	0.00
WELLS FARGO FINANCIAL GA INC	Secured	2,500.00	2,092.88	2,000.00	771.98	155.64

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,990.77	\$2,029.00	\$595.89
Debt Secured by Vehicle	\$8,794.75	\$5,397.75	\$939.36
All Other Secured	\$2,000.00	\$771.98	\$155.64
<b>TOTAL SECURED:</b>	<b>\$15,785.52</b>	<b>\$8,198.73</b>	<b>\$1,690.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,566.35</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,010.38</u>	
Disbursements to Creditors	<u>\$9,889.62</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,900.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2013

By: /s/ Mary Ida Townson

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UNITED STATES BANKRUPTCY COURT  
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IN RE:	)	CHAPTER 13
HEATH ALLEN WHITED	)	
CYNTHIA STINSON WHITED	)	CASE NO. R09-44637-MGD
	)	
DEBTORS	)	

**CERTIFICATE OF SERVICE**

This is to Certify that I have this day served

HEATH ALLEN WHITED  
529 OAK HILL DR.  
TRION, GA 30753

CYNTHIA STINSON WHITED  
529 OAK HILL DR.  
TRION, GA 30753

BERRY & ASSOCIATES  
2751 BUFORD HIGHWAY SUITE 400  
ATLANTA, GA 30324

with a copy of the foregoing Chapter 13 Trustee's Final Report and Account by depositing in the United States Mail a copy of same in a properly addressed envelope with adequate postage thereon.

DATED: 04/22/2013

/S/

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Mary Ida Townson, Chapter 13 Trustee  
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Atlanta, GA 30303  
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maryidat@atlch13tt.com